2011 Flood Hazard Prevention

Why Are you Receiving This Newsletter?

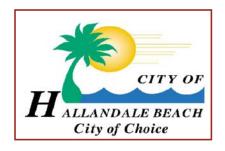
Because your property is in or near an area subject to flooding, the following information may be of interest to you. This information is offered to help protect your property and reduce potential losses due to flooding. The City of Hallandale Beach is dedicated to assisting our residents and businesses to reduce the hazardous effects of flooding in our Inside this issue: community.

National Flood Insurance Program Overview

In 1968, Congress created the National Flood Insurance Program (NFIP) to provide affordable flood insurance to people who live in areas with the greatest risk of flooding called Special Flood Hazard Areas (SFHAs). The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. This is important because property owners who hold a federally backed mortgage (VA, FHA, FNMA, etc.) must purchase flood insurance if the property is located within a SFHA.

The Community Rating System (CRS) is a program developed by the Federal Insurance Administration to provide incentives for NFIP communities that implement more stringent floodplain management standards than the minimum NFIP requirements. The CRS rewards these efforts with discounts on flood insurance premiums for residents and businesses. The City of Hallandale Beach actively participates in the CRS program and currently holds a Class 6 CRS rating. This classification, equates to a 20% discount on new or renewed flood insurance policies for SFHA properties and a 10% discount for non-SFHA properties. Of all communities in Broward County, Hallandale Beach has secured for its residents and businesses the highest reduction in flood insurance.

There are approximately 19,500 flood insurance policies in the City of Hallandale Beach. Annually the City's CRS Class 6 rating will generate approximately \$1,115,321 in savings on flood premiums for you, our valued residents and businesses.



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Helpful Information about Flooding

FLOOD HAZARD: Over 80% of the residents in Hallandale Beach live within the Special Flood Hazard Areas (SFHA). The entire City can be considered prone to flooding. There are many different types of flooding that occur, and there are many factors that affect the type and severity of a flood. Following are some of the more common types of floods experienced in South Florida, including the City of Hallandale Beach:

Urban Flood: As land is converted from fields or woodlands to roads and parking lots, it loses its ability to absorb rainfall. Urbanization increases runoff two to six times over what would occur on natural terrain. In Hallandale Beach, the effects of urban flooding are evident in the amount of flood insurance claims filed.

River/Canal Flood: Some floods occur seasonally when rains fill river basins with too much water, too quickly. Torrential rains from decaying hurricanes or tropical systems can also produce flooding. The canals in the Hallandale Beach community are susceptible to canal floods. However, the close proximity to coastal waters makes canal floods typically unlikely apart from storm surges. The exceptions to this rule are the Schaffer Canal and the SE 14th Avenue Canal. Much of the City's storm drainage system empties/discharges toward lakes and canals, connecting eventually to the Intracoastal Waterway, which in turn connects directly into the Atlantic Ocean. The waterways are influenced by tides that contribute to drainage and flooding problems in

the city. When there is a high tide and heavy rainfall, the storm drainage system will rapidly fill from both surface run-off and tidal waters, increasing the likelihood of flood conditions in our streets, swale areas and lawns.

Flash Flood: A flash flood is any sudden, severe flood event, usually triggered by large sudden downpours. The effects of a downpour are worsened when terrain will not absorb water. Reasons vary: soil type, lack of vegetation, steepness, extensive pavement (urban areas), or the saturation of soil by previous rains. The history of flooding in Hallandale Beach demonstrates that flash floods are frequent and destructive.

The most severe recorded rainfall occurred on December 17-18, 2009, during which time 16-20 inches of rain fell within one 24-hour period. Over 12 inches of rain fell on October 3, 2000 during the "No-name" Storm; 13 inches of rainfall was recorded on June 20-26, 1995; and 12 inches of rainfall from Hurricane Irene was recorded on October 15-16, 1995.

In 2010-2011 the City of Hallandale Beach has been particularly proactive in identifying those areas in which flooding has been most common and budgeted over 4 million dollars to spend on capital projects to reduce, or mitigate this flooding. The City has also applied for federal funding to supplement its own contribution. It has recently been awarded a grant of 4.4 million dollars to complete a

drainage project in the northeastern portion of the City.

FLOOD HAZARD INFORMATION: Through the use of this brochure and a number of other means, the City is working to inform our community of the flood hazard and how to protect against its detrimental effects. You may call the Fire Department at 954-457-1470 and ask for the "Are You Ready?" packet.

FLOOD WARNING SYSTEM: The City of Hallandale Beach and Broward County depend on the National Weather Service (NWS) for flood notification. The NWS will issue flood advisories prior to expected heavy rainfall that could cause flood-The City has a citywide flood warning plan to provide early warning to neighborhoods that might experience exceptional flooding. Broadcast methods of emergency notices include the City of Hallandale Beach Radio Station 1620 AM (WQFA) and Comcast Government Access Channel—Channel 78. The City of Hallandale Beach also utilizes the CodeRED Emergency Notification System, which allows the City to notify any geographical area, or any predetermined "target buildings" via telephone, of an impending emergency. All residents and businesses must keep the City informed of current telephone numbers for the CodeRED System by contacting the Police Department. Evacuation routes include Interstate 95. Hallandale Beach Boulevard and Pembroke Road.

You can report flooding by calling the City at (954) 457-1400.

FLOOD INSURANCE: Flood insurance covers losses to your property caused by flooding. From structural and mechanical damage to flood debris cleanup and floor surfaces (like tile and carpeting), your investment is protected by a flood insurance policy, something that your homeowners' or renters' policy does not offer. In addition, you can purchase separate coverage that insures most of your personal property and belongings. With rare exceptions, you are eligible to purchase flood insurance, regardless of vour property's flooding history. Most mortgage lenders require flood insurance for properties in Special Flood Hazard Areas (SFHA). All properties secured by a federally backed mortgage (FHA, VA, FNMA, etc.) must carry flood insurance. It takes 30 days after purchase for a policy to take effect, so it is important to buy insurance before the floodwaters start to rise. In highrisk areas, 1 in 4 homes will experience a flood over the course of a 30year mortgage.

DRAINAGE SYSTEM MAINTENANCE:

Proper drainage helps reduce the risk of flooding. It is a violation of our City Ordinances to dump debris of any sort, including grass clippings, into canals or storm drains. Report violations to the Code Compliance Division at 954-457-1390. The Department of Public Works, Utilities and Engineering inspects the drainage system and removes blockages that are found or reported. Even in the midst of flood events, this department's crews are investigating problem areas and addressing them as required. If you live near areas where waters flow, you can help in

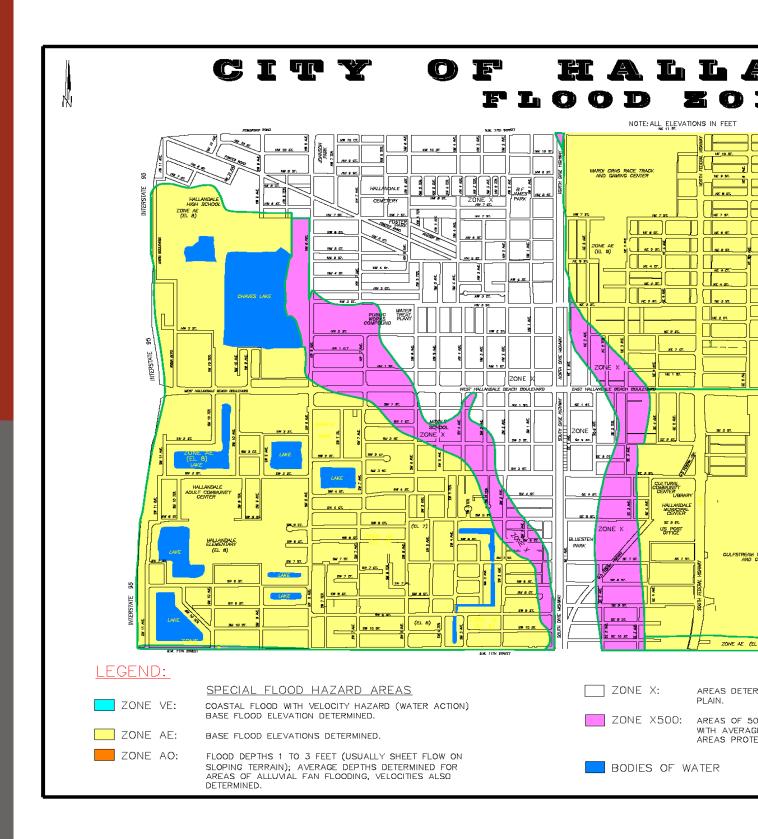
this process by keeping storm grates and the banks clear of brush and debris. If your property is next to a catch basin, help keep the area clear of brush and debris. All private stormwater management facilities are required to maintain their own systems, per the City's Code of Ordinance - Chapter 14, Article II, Section 14.46 (Ordinance 2006-014). The City offers stormdrain cleaning services. For more information, please call the Stormwater Division at (954) 457-1620.

MAP DETERMINATION: The City provides Flood Insurance Rate Map (FIRM) determinations to let you know if you are in a flood hazard area. A map for the City of Hallandale Beach is included in this brochure. The map can also be accessed through the City's website at the following web address: www.cohb.org/floodmap. For more information about map determination, call the Planning Division at 954-457-1378.

PROPERTY PROTECTION MEAS-**URES**: To reduce property damage caused by flooding, you may consider the following: if your lot is large enough, consider re-grading it or building a small floodwall. You can also place watertight closures over the doorways. However, these measures only protect if flooding is not particularly deep. You may also consider elevating your home. Flood-proofing, installing floodgates and making walls waterproof are among the common ways to structurally protect commercial property. Residential structures are typically required to be elevated higher than the anticipated floodwaters. To reduce damage from flooding, please consider such emergency measures as moving furniture and sandbagging. Call 954-457-1600 to obtain sandbags. In preparation for hurricane season, take measures that protect against high winds, such as installing storm shutters and reinforced garage doors.

PROPERTY PROTECTION ADVICE: Information on how to perform residential retrofitting or commercial flood proofing is available at the Hallandale Beach Public Library. Also, the Building Division personnel are available to provide information on how to protect your property from flooding. These services are free. Upon request, a representative from the Building Division will visit your property to review flooding problems and to explain options to prevent flood damage. Call 954-457-1382 for more information. For information on sources of financial assistance for protection property measures, please call the Community Redevelopment Agency (CRA) Division at 954-457-1422.

NATURAL AND BENEFICIAL FUNC-TIONS: Floodplains should be considered in their natural context. They are more than just hazardous locations. Open and natural areas absorb much more rain and floodwaters than urbanized areas, reducing flood flows on downstream properties. Floodplains can also be beneficial in their ability to recharge the Biscayne Aquifer and so help to reduce some of the negative effects of drought. Wetland plants filter stormwater runoff, making it cleaner for those down-



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MINED TO BE OUTSIDE 500-YEAR FLOOD

O YEAR FLOOD; AREAS OF 100 YEAR FLOOD E AREAS LESS THAN 1 SQUARE MILE; AND CTED BY LEVEES FROM 100—YEAR FLOOD. Helpful Information about Flooding (cont'd)

stream. One of the City's primary drainage canals, the SE 14th Avenue Canal, is lined with numerous mangrove trees, which are particularly important in maintaining the ecosystem of the area. Sand dunes are

nature's protection to inland areas from the waves and tides accompanying major coastal storms. Both Broward County and Hallandale Beach, have implemented policies intended to protect coastal resources that could, in turn, decrease the risk from storm surge and flooding.

Did you know that flooding is the most common natural disaster? Here are a few safety tips:

Flood Safety

Do not walk through flooded waters, nor drive through a flooded area.

Drowning is the number one cause of flood deaths. Currents can be deceptive; six inches of moving water can cause you to lose your balance. If you must walk in standing water, use a pole or stick to ensure that the ground is stable and level before walking on it. Also do not disregard road barriers. The road pathways may be washed out or severely affected. Hallandale Beach Police, with the assistance of Public Works and Utilities personnel, typically divert traffic from flooded streets to protect vehicles in a flood event. Driving through flooded areas could not only damage your car, but it could also damage adjacent homes, as a result of flooding from the wake created.



Have your electricity turned off by FPL.

Some appliances, such as television sets, hold electrical charges even after they have been unplugged. Avoid using appliances or motors which have gotten wet unless they have been taken apart, cleaned and dried. If you are advised to evacuate, turn off utilities at the main switches or valves. Disconnect electrical appliances, but do not touch any electrical equipment if you are wet or standing in water. Electrocution is the number two flood killer. Electrical currents can travel through water. Report downed power lines to Florida Power and Light by calling 954-797-5000.

Be ready for the unexpected. Place important documents inside

Place important documents inside plastic bags or other waterproof containers. Review your insurance policy to ensure it provides adequate coverage. Know what type of coverage you have. Most policies cover wind storm damage, but not flooding. Any policy change usually takes thirty (30) days before going into effect.

Look out for animals, especially snakes.

Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

Look before you step.

After a flood, the ground and floors are covered with debris, including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks.

If you use natural gas, use a flash-light to inspect for damage. Do not smoke or use candles, lanterns or open flames unless you know the gas has been turned off and the area has been ventilated. Gas leaks can be reported to TECO Peoples Gas at 954-453-0777.

Securing boats.

If you own a boat, it is your responsibility to secure it. As a boat owner, you should plan in advance to move your boat or arrange for its storage. Check with a local marina for suitable alternatives. If possi-

Safety (cont'd)

ble, store it inside a garage or warehouse. Please call 954-457-1300 to get more information about the City's Municipal Storage/Parking Facility. If you must leave your boat outside, anchor the trailer firmly into stable soil, deflate the tires, and ensure the boat is secure to the trailer. If possible, fill the bilge with water, which adds extra weight. If you plan to keep your boat in the canal, be sure to double the dock lines, leaving sufficient space for the tidal range, and put out extra anchors. Do not forget to remove all marine electronics or other unsecured equipment.

Pet safety

During a flood or hurricane, most evacuation centers will not accept pets. So make plans in advance to board your pets in an animal kennel or with friends. In order to find a shelter that will accept your pet, you must pre-register with the Humane Society by calling 954-989-3977.

If you must evacuate:

Most importantly, evacuate immediately if told to do so. If you must evacuate, try to move to the house of a friend or family member not affected by the impending high waters. If you live in a mobile home, evacuate at the first notice of the emer-Rehearse your evacuation plan with all household members. Plan to leave early to avoid any traffic delays. Try to have a prearranged plan designating how you can contact your neighbors and family if you have to leave your home. If possible, before you evacuate, inform each other of places where you will be staying, contact phone numbers and addresses. For shelter information contact the Red Cross (Broward

Important Information

County Chapter) at 954-797-3800. Residents with special needs can register for the "Special Needs Shelter" by calling 954-537-2888.

Elevation Certificates

Recent completed elevation certificates are available through the Building Division. You may call 954-457-1382 to request an archive search.

Substantial Improvement Requirements

The City of Hallandale Beach requires that, if the cost of reconstruction, rehabilitation, additions, or other improvements to a building equals or exceeds 49% of the building's market value, the building must meet the same construction requirements as a new building. This includes minimum or base flood floor elevations as determined by the Flood Insurance Rate Map (FIRM). Substantially damaged buildings must also be brought up to the same standards.

Floodplain Development Permit Requirements

All building developments require permits. Permits should be obtained prior to commencement of construction activities. Contact the Building Division **before** you build on, alter or re-grade your property. Please call 954-457-1390 to report violations.

Consulting Service

The City provides technical assistance to its residents to mitigate flooding hazard. For more information please call the Building Department at (954) 457-1386. The City offers stormdrain cleaning services. For more information, please call the Stormwater Division at (954) 457-1620.

Drainage Improvement Projects

In 2011, the City won an Outstanding Stormwater Management Program Award from the Florida Stormwater Association. The City has spent millions of dollars over the past few years to improve the drainage throughout the community and has budgeted millions of dollars for additional improvements. The City has also secured millions of dollars in grants and investments from other governmental agencies for drainage improvement projects. Temporary pumps have been placed in strategic positions to speed up the drainage



process during flooding events.

A list of the City's current capital projects is available at www.cohb.org/projects.

A flood can be devastating, but it is crucial to begin the recovery process right away.

- Call your insurance agent or company with your policy number and contact information.
- An adjuster will be assigned to your case.
- Gather any photos, receipts and the itemized list you made prior to the flood.
- Take photos of water and damaged property in the house.
- If you have to dispose of damaged items prior to the adjuster's visit, keep swatches of carpets or fabrics.

Be flood Smart!
http://www.floodsmart/

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